

**MAK**

**United States District Court  
Eastern District of Pennsylvania**

Complaint

**Juried Trial? Yes.**

**Plaintiff Information:**

Dawud Harris as known as David Harris, MSW, LSW  
248 S. Camac Street, APT 4C  
Philadelphia, PA 1910

**16 0693**

**-Against-**

Pennsylvania Higher Education Assistance Agency (PHEAA) Headquarters  
Pennsylvania School Services  
1200 North 7th Street  
Harrisburg, PA 17102

**Parties in Complaint:**

Client/Plaintiff:

Dawud Harris also known as David Harris, MSW, LSW  
248 S Camac Street, apt 4C  
Philadelphia, PA 19107

**Defendant No. 1**

Pennsylvania Higher Education Assistance Agency (PHEAA)  
Pennsylvania School Services  
1200 North 7<sup>th</sup> Street

Harrisburg, PA 17102

### **Basis of Jurisdiction**

- A. Federal Question
- B. Ct claims an American with Disabilities Act 1990 violation. Ct believes PHEAA engaged in financial exploitation of a person with a disability, fabricating financial information on three promissory notes, 2 of which, another party filled out financial information; on one promissory note the amount requested is illegible. PHEAA, a state private loan lender, administered through AES; certified and validated the private educational loan without due diligence.
- C. N/A

### **Statement of Claim**

- A. Where did the events giving rise to your claim occur? It is believed to be within Philadelphia County and in state of Pennsylvania
- B. What date and approximate time did the events giving rise to your claim occur? The promissory notes in question are from were certified and validated by PHEAA on August 25<sup>th</sup> 2005, November 13<sup>th</sup> 2006 and May 10<sup>th</sup> 2007. The Cts signature appears on the promissory notes on August 18<sup>th</sup> 2005, November 6<sup>th</sup> 2006 and November 6<sup>th</sup> 2006. (times unknown)
- C. Facts: Client/Plaintiff reports that the financial information on the promissory notes are illegible and bear the penmanship of another person's handwriting. The promissory notes with the highest financial amounts have been pre-written and are unreadable. Since PHEAA certified the financial loans, they are believed to be the ones who must be held accountable for this grievance.

The promissory note certified by PHEAA from August 25<sup>th</sup> 2005 has illegible financial information. The promissory note certified by PHEAA from November 10<sup>th</sup> 2006 bears another person's penmanship for the financial information again. So likewise it only stands to reason that the promissory note from May 10<sup>th</sup> 2007 should be held with the same regard. Client/Plaintiff claims being in mental health treatment and while in school, suffering from cognitive impairment, a mental health professional requested that he needed auditory aids to complete assignments that required comprehension.

On August 18<sup>th</sup> 2003, client/plaintiff was homeless due to an untreated mental illness. In early 2005, Client/Plaintiff was in treatment for Bipolar Disorder w/ psychotic features. Client/Plaintiff remained in behavioral health treatment for from 2005-present.

A psychological evaluation performed on June 9, 2004 performed by Joel Fisher, Ph. D shows that Client/Plaintiff has mathematics deficit, learning disability and emotional irregularity.

Also in 2005 at Temple University where the Client/Plaintiff attended at the time, the Disability and Resource Service Center issued the Client/Plaintiff an accommodation of use of a taped, digitized or scanned text to be read to him due to comprehension and cognitive issues and medication management issues. \*The onset of the mental unfitness or illness was before the issue of the promissory notes. The high of the mental health disorder lead to homelessness, academic failure and psychopathy.

\*PHEAA made a claim as of late, assuming that there was an identity theft issue, THERE IS NO IDENTITY THEFT ISSUE nor an issue with identity stemming from mental unfitness.

On May 6<sup>th</sup> 1990, at the age of 8 years old, Dawud Harris was baptized as David Harris. The use of the name David is a baptismal rite in the Judeo-Christian religion tradition, baptismal in the Judeo-Christian faith as well as in Catholic maintains the belief that upon baptism one if born again into a new life. The use of David was used for years as his legal name, it was not until the Patriot Act was imposed that the client/plaintiffs birth name Dawud, needed to be used for the protection of our country.

Currently, the Client/Plaintiff primary source of income is Social Security Disability Insurance (SSDI) and welfare to maintain day-by-day health. Occasionally, client attempts work within his trial work period, but full-time and/or substantial gainful work activity has led to failure.

Who did What?: It is being claimed that PHEAA participated in the exploitation of an individual (David Harris also known as Dawud Harris) who is protected under the ADA for financial gain.

Was anyone else involved: PHEAA and the processing agency AES

Who else saw what happened: none known to the Plaintiff. However, PHEAA certified the clients/plaintiffs private educational loan, thus it is PHEAA who bears the burden. client/Plaintiff, however, can attest to mental fitness, treatment, any abiding learning aids and so forth for further examination.

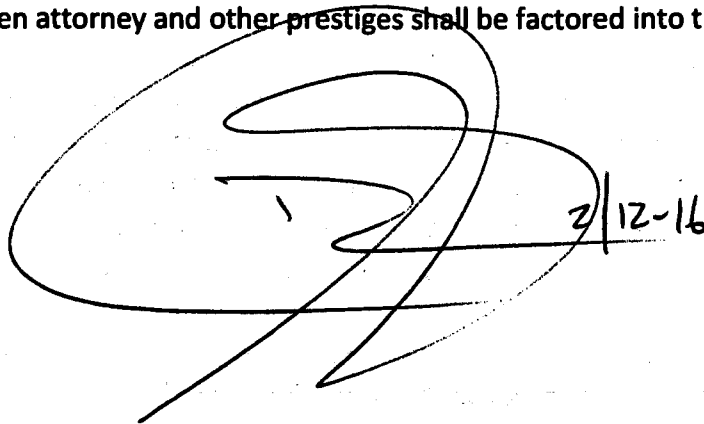
### **Injuries**

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received. Despite the emotional turmoil cause by PHEAA and the processing agent AES, as well as retaliatory behave such as raising and lowering credit scores, increased and decreased interests rates, all within the scope of this ADA dispute; financial freedoms have been denial to the client/plaintiff due to the weight of the private educational loan appearing on the client's/Plaintiff's credit history/score.

### **Relief:**

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking and the basis for such compensation.

The client/Plaintiff requests that all three private educational loans/monies by PHEAA be discharged/cancelled, that no claims by PHEAA appear on the clients/Plaintiffs credit history, that no impact is done to the client's/Plaintiff's credit history and that any and all collection efforts end. PHEAA be not given the right to transfer balances to any lender/broker/agency and all monies to PHEAA read "paid in full." \*Should the court determine that a remedy cannot be had without a juried trial, then attorney and other prestiges shall be factored into the relief.

A large, stylized handwritten signature in black ink, followed by the date "2/12-16" written vertically to the right of the signature.



**Disability Resources & Services**  
1301 Cecil B. Moore Avenue  
100 Ritter Annex  
Philadelphia, PA 19122

phone 215-204-1280  
fax 215-204-6794  
email [drs@temple.edu](mailto:drs@temple.edu)  
web [www.temple.edu/disability](http://www.temple.edu/disability)

**CONFIDENTIAL**  
**Academic Year**

August 29, 2005

Dear Faculty Member:

**Mr. David Harris** has submitted documentation to support consideration of services under the American with Disabilities Act and Section 504. The following adjustments have been recommended for the current academic year:

- Testing in a **private** proctored setting, at Disability Resources and Services, if necessary

Please note—This student may also use the following:

- Taped, digitized or scanned text materials

Please contact Disability Resources and Services at 1-1280 or visit at 100 Ritter Annex if you have any questions regarding this matter. Thank you for your cooperation.

Sincerely,

*Wendy E. Kohler*

Wendy E. Kohler, M.S.  
Learning Disability Coordinator

.....  
***Please return this acknowledgment to DRS at 100 Ritter Annex (004-00)***

I have received the academic adjustment letter for **Mr. David Harris** dated August 29, 2005.

\_\_\_\_\_  
Instructor Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Office Phone

\_\_\_\_\_  
Office Location

\_\_\_\_\_  
Course

INTERESTS AND APTITUDES:

Mr. Harris scored at the college level on the WRAT 3-Reading. This is the highest possible level on the WRAT 3-Reading. This test measures word recognition, not necessarily word comprehension. He is able to recognize simple and complex, multi-syllable words with which he is familiar and unfamiliar.

Mr. Harris scored at the 6th grade level on the WRAT 3-Math. He is able to compute basic addition, subtraction, multiplication, and division problems.

Mr. Harris scored at the college level on the WRAT 3-Spelling. This is the highest possible level on the WRAT 3-Spelling. He is able to spell simple and complex, multi-syllable words with which he is familiar and unfamiliar.

Mr. Harris' WAIS-III profile, in comparison to his WRAT 3 profile, is indicative of a learning disability.

Mr. Harris scored in the average range on the Bender Gestalt Test. His Bender reproductions were specific and accurate. He possesses average hand-eye coordination and dexterity skills.

On the Picture Interest Inventory, the following:

Business	80th Percentile
Interpersonal	70th Percentile
Scientific	60th Percentile
Aesthetic	50th Percentile
Mechanical	20th Percentile
Natural	10th Percentile

Mr. Harris' highest areas of interest are business and interpersonal. Business suggests an interest in working with computers, in sales, or in an entrepreneurial setting. Interpersonal suggests an interest in working with and helping people.

SUMMARY AND RECOMMENDATIONS:

1. Mr. David Harris is a twenty-one-year-old male who was pleasant and cooperative throughout the testing. He followed directions well and was able to work independently. Mr. Harris was motivated to perform to the best of his ability. Mr. Harris related to the examiner in an honest, open manner. He was able to complete the entire test battery.

2. Mr. Harris scored a WAIS-III Verbal I.Q. of 92, a Performance I.Q. of 113, and a WAIS-III Full Scale I.Q. of 101. Mr. Harris' WAIS-III Full Scale I.Q. of 101 places him in the average range of intelligence. The significant difference

between Mr. Harris' Verbal and Performance subtest scores may be due to his strong Performance skills. Mr. Harris is a talented individual who is capable of learning new academic and vocational skills. His WAIS-III profile, in comparison to his WRAT 3 profile, is indicative of a learning disability in the mathematics area. Mr. Harris possesses the intellectual ability necessary for a rehabilitation program.

The Sentence Completion Test suggests that Mr. Harris is a well-intentioned individual who is motivated to improve his present life circumstances. Mr. Harris continues to come to terms with the realities of his medical and emotional condition. He is a thoughtful, introspective individual. The Human Figure Drawing Test suggests that Mr. Harris continues to deal with age-appropriate issues related to identity and self-esteem. He has the desire and the ability to develop and sustain meaningful relationships with others. The Clinical Interview confirms that, at present, Mr. Harris' moods appear stable and his thinking is clear. He has achieved a level of emotional maturity necessary to make a vocational choice.

Mr. Harris' history of bipolar disorder and his learning disability represent functional limitations to him working in a highly stressful, pressured environment without counseling and psychiatric support. In addition, Mr. Harris' history of bipolar disorder and his learning disability represent functional limitations to him working in a highly complex environment without academic support.

3. Mr. Harris is a talented individual who is capable of learning new academic and vocational skills. Based on this psychological evaluation, the following recommendations:

A. Mr. Harris would benefit from academic support. He maintains the potential to improve upon his basic academic skills, particularly in mathematics.

B. Mr. Harris would benefit from counseling and psychiatric support. Counseling would help Mr. Harris improve his self-confidence and self-esteem. Psychiatric consults are indicated in order to ensure that Mr. Harris be properly medicated to sustain his present emotional stability.

C. With academic, counseling, and psychiatric support, it is suggested that Mr. Harris consider the following types of employment:

- Computer Operations: Mr. Harris has a high level of interest in this area and has the ability to do this type of work.
- Data Entry
- Office Clerk
- Researcher
- Medical Technician

employment history consists primarily of working in a restaurant for approximately one year.

Mr. Harris has been diagnosed with bipolar disorder. He has been prescribed medication to help him deal with his emotional condition.

INTELLECTUAL ASSESSMENT:

On the Wechsler Adult Intelligence Scale (WAIS-III), the following:

Verbal I.Q.	92
Performance I.Q.	113
Full Scale I.Q.	101

Mr. Harris scored a WAIS-III Full Scale I.Q. of 101, placing him in the average range of intelligence. The significant difference between Mr. Harris' Verbal I.Q. and Performance I.Q. scores may be due to his strong Performance subtest skills. ?\

More specifically, Mr. Harris scored as follows on the WAIS-III subtests:

<u>VERBAL</u>		<u>PERFORMANCE</u>	
Information	12	Picture Completion	12
Digit Span	7	Picture Arrangement	9
Vocabulary	10	Block Design	12
Arithmetic	5	Matrix Reasoning	12
Comprehension	9	Digit Symbol	15
Similarities	10		

The WAIS-III scaled scores range from one to nineteen with the average equaling ten.

On the Verbal subtests, Mr. Harris scored best in Information, a subtest which assesses an individual's general fund of knowledge. He possesses a solid vocabulary with which to express his feelings and emotions. Anxiety may often interfere with his ability to fully perform his best.

On the Performance subtests, Mr. Harris scored best in Digit Symbol, a subtest which assesses hand-eye coordination and dexterity skills. He is able to solve problems both logically and abstractly. He is able to apply learned principles to new situations.

**Joel H. Fish, Ph.D.**  
*Licensed Psychologist*

Medical Tower Building  
255 S. 17th Street - Suite 1408  
Philadelphia, PA 19103  
(215) 735-6280/Fax (215) 735-6255

2285 Cross Road  
Glenside, PA 19038  
(215) 887-0267  
Fax (215) 735-6255

12 Parris Trail  
Newtown, PA 18940  
(215) 968-0500  
Fax (215) 735-6255

June 9, 2004

PSYCHOLOGICAL ASSESSMENT

NAME OF CLIENT: Mr. David Harris  
DATE OF BIRTH: June 5, 1983  
REASON FOR REFERRAL: Intellectual, Personality, and  
Vocational Assessment for the Office of  
Vocational Rehabilitation  
COUNSELOR: Ms. Agarwal  
DATE OF TESTING: June 2, 2004

TESTS ADMINISTERED:

Bender Visual Motor Gestalt Test  
Wechsler Adult Intelligence Scale-3rd edition (WAIS-III)  
Wide Range Achievement Test 3-Reading (WRAT 3-R)  
Wide Range Achievement Test 3-Math (WRAT 3-M)  
Wide Range Achievement Test 3-Spelling (WRAT 3-S)  
Human Figure Drawing Test (HFDT)  
Sentence Completion Test (SCT)  
Picture Interest Inventory (PII)  
Clinical Interview

TEST BEHAVIOR:

Mr. David Harris is a twenty-one-year-old male who was pleasant and cooperative throughout the testing. He followed directions well and was able to work independently. Mr. Harris demonstrated positive social skills in relating to the examiner. He was able to complete the entire test battery.

SIGNIFICANT SOCIAL FACTORS:

Mr. Harris was born in Philadelphia, moved away from Philadelphia for several years, and moved back to Philadelphia in May of 2003. He is single, has no children, and currently lives alone.

Mr. Harris reports having completed the 12th grade as well as two years of college in terms of his formal education. His

Mr. Harris represents a qualified candidate for a rehabilitation program.

Submitted by: Joel H. Fish, Ph.D.  
Psychologist

JHF/dls

# Certificate of Baptism



ST. MADELEINE SOPHIE CHURCH  
6440 GREENE STREET  
PHILADELPHIA, PA 19119

**This is to Certify**

That David Harris

Child of David Harris

and Crystal Lash

born in Philadelphia (CITY) PA (STATE)

on the 5th day of June 1988

was **Baptized**

on the 6th day of May 1990

According to the Rite of the Roman Catholic Church

by the Rev. John A. Oswald

the Sponsors being Vincent Chas  
Leann Harris

as appears from the Baptismal Register of this Church.

Dated January 3, 2001



Leo P. Oswald  
Leo A. Oswald

PASTOR  
ASSISTANT



901 Arch Street,  
Philadelphia, PA 19107-2495  
215/931-0300 | 800/228-8801  
www.pffcu.org

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low fees, and a variety of terms  
to fit your needs.  
See *The Shield* for details.



1048784 000003 000109

DAWUD E HARRIS  
248 S CAMAC ST  
PHILADELPHIA PA 19107



ACCOUNT NUMBER: 0092333901

STATEMENT PERIOD FROM 01/01/16 TO 01/31/16

#### BALANCE SUMMARY

	Beginning Balance	Ending Balance
Total Regular Share Balance	32.04	69.29

#### S0001 SAVINGS

	Deposit/Credit	Withdrawal/Debit	Fee	Balance
<b>BEGINNING BALANCE</b>				5.00
01/07 Deposit at ATM #006483 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	100.00			105.00
01/07 Withdrawal at ATM #006484 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 100.00		5.00
01/12 Deposit at ATM #007173 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	60.00			65.00
01/12 Withdrawal at ATM #007174 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 60.00		5.00
01/16 Deposit at ATM #007899 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	80.00			85.00
01/16 Withdrawal at ATM #007900 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 80.00		5.00
01/21 Deposit at ATM #008764 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	40.00			45.00
01/21 Withdrawal at ATM #008765 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 40.00		5.00
01/25 Withdrawal RETURN CHECK		- 40.00		- 35.00
01/25 Withdrawal RETURN CHECK FEE		- 10.00		- 45.00
01/28 Deposit Transfer From Share 0004 Neg Balance Xfr	50.00			5.00
<b>ENDING BALANCE</b>				5.00

\*Indicates Effective Date

(Page 1 of 3)

NOTICE: See reverse side for important information

DL01002-1048784-1



S0004 CHECKING		Deposit/Credit	Withdrawal/Debit	Fee	Balance
<b>BEGINNING BALANCE</b>					27.04
01/01*	Withdrawal Debit Card DEBIT-PURCHASE SAXBYS COFFEE - 1030 PHILADELPHIA PA		- 1.35		25.69
01/01*	Withdrawal Debit Card DEBIT-PURCHASE MARKET WEST PHILADELPHIA PA		- 11.50		14.19
01/01	Withdrawal Debit Card DEBIT-PURCHASE FLP CHARLES SANTORE LIBR PHILADELPHIA PA		- 5.00		9.19
01/01	Withdrawal POS #523206 WAWA 8069 201 SOUTH BROAD ST PHILADELPHIA PA		- 1.49		7.70
01/02	Withdrawal Debit Card DEBIT-PURCHASE THE MARKET BAKERY PHILADELPHIA PA		- 2.50		5.20
01/02	Withdrawal Debit Card DEBIT-PURCHASE MAOZ VEGETARIAN - 2 PHILADELPHIA PA		- 4.30		0.90
01/03	Recurring Withdrawal Bill Payment #396152 TMOBILE FDP BELLEVUE WA		- 69.87		- 68.97
01/03	Withdrawal Courtesy OD Fee		- 6.00		- 74.97
01/06	Withdrawal ACH HARLAND CLARKE DATA: CHECK ORDER BILLING		- 18.13		- 93.10
01/11	Check 000101		- 100.00		- 193.10
01/11	Withdrawal Courtesy OD Fee		- 19.00		- 212.10
01/13	Check 000102		- 60.00		- 272.10
01/13	Withdrawal Courtesy OD Fee		- 19.00		- 291.10
01/19	Withdrawal Debit Card DEBIT-PURCHASE MEETUP.COM 877-633-8870 NY		- 14.99		- 306.09
01/19	Withdrawal Courtesy OD Fee MEETUP.COM FOR \$14.99		- 6.00		- 312.09
01/20	Check 000127		- 80.00		- 392.09
01/20	Withdrawal Courtesy OD Fee		- 19.00		- 411.09
01/22	Withdrawal NSF FEE 000103 In the amount \$40.00.		- 19.00		- 430.09
01/28*	Deposit ACH HARCUM JUNIOR CO	705.73			275.64
01/28	Withdrawal POS #537746 Wal-Mart Super Center 2141 WAL-SAMS PHILADELPHIA PA		- 31.33		244.31
01/28	Withdrawal POS #412143 MRCOS FISH & CRAB HOUS PHILADELPHIA PA		- 7.30		237.01
01/28	Withdrawal POS #516716 WHOLEFDS SOS 101 929 Sout South Street PA		- 24.90		212.11
01/28	Withdrawal POS #612225 CVS/PHARMACY #00 00826--S PHILADELPHIA PA		- 5.90		206.21
01/28	Withdrawal Transfer To Share 0001 Neg Balance Xfr		- 50.00		156.21
01/28	Withdrawal POS #904651 WHOLEFDS SOS 101 929 Sout South Street PA		- 9.66		146.55
01/29	Withdrawal Debit Card DEBIT-PURCHASE NUTS TO YOU PHILADELPHIA PA		- 0.99		145.56
01/29	Withdrawal POS #062762 DOLLAR GENERAL 2715 S FRONT ST PHILADELPHIA PA		- 2.16		143.40

Continued

01/29	Withdrawal POS #474620 ALDI 60050 06236100050 2603 S. FRONT PHILADELPHIA PA	- 12.32	131.06
01/29	Withdrawal Debit Card DEBIT-PURCHASE TALLULA S GARDEN PHILADELPHIA PA	- 5.40	125.68
01/29	Withdrawal POS #845580 WHOLEFDS SOS 101 929 Sout South Street PA	- 10.96	114.72
01/29	Withdrawal POS #029989 TRADER JOE'S # 634 PHILADELPHIA PA	- 29.71	85.01
01/30	Withdrawal POS #828150 CVS/PHARMACY #01 01545--1 Philadelphia PA	- 6.47	78.54
01/30	Withdrawal POS #616840 WHOLEFDS SOS 101 929 Sout South Street PA	- 5.73	72.81
01/31	Withdrawal POS #603195 WAWA 8069 201 SOUTH BROAD ST PHILADELPHIA PA	- 3.24	69.57
01/31	Withdrawal POS #103284 WHOLEFDS SOS 101 929 Sout South Street PA	- 5.28	64.29
	<b>ENDING BALANCE</b>		64.29

Total Deposits and Other Credits \$705.73

Total Withdrawals and Other Debits -\$668.48

#### SUMMARY OF CLEARED CHECKS

0101, 0102, \*\*\*\*, 0127

#### COURTESY OVERDRAFT AND RETURNED ITEM FEES SUMMARY

	This Period	Total Year-To-Date
Total Courtesy Overdraft Fees:	69.00	69.00
Total Returned Item Fees:	19.00	19.00

#### YEAR-TO-DATE TOTALS

	Amount
Total Year-to-Date Non-IRA Earnings	0.00

If Non-IRA Earnings shown above are greater than \$10.00, they will be reported to the IRS





January 2, 2016

#BWNDHKB  
#B871 9355 7201 02L8#  
DAVID E HARRIS  
248 S CAMAC ST APT 4C  
PHILADELPHIA PA 19107-5681



THIS LETTER IS FOR YOUR  
INFORMATION ONLY.

Account Number 590217 1099

0020200025600



#### Why We Are Contacting You

To inform you of a change in the variable interest rate on your loans listed on the reverse side of this letter.

#### What This Means To You

If your loans are in repayment, your scheduled monthly installment amount may change. Any change will be reflected in a Repayment Summary letter we will send to you and will also be listed on your next billing statement.

#### Additional Information You May Find Helpful

Visit [AesSuccess.org](http://AesSuccess.org) for additional loan interest information, and alternative payment methods such as *Direct Debit* and our online Payment Center.

**LOAN INFORMATION**

Loan #	Loan Type	Origination Date	Interest Rate	Term
KEYX	PHEAA SEC	09/28/2005	3.375%	01/01/2016
KEYX	PHEAA SEC	11/20/2006	3.375%	01/01/2016
KEYX	PHEAA SEC	06/07/2007	3.375%	01/01/2016

26100701548501

September 18, 2015

## MONTHLY BILL

**Name: DAVID E HARRIS**

**Account Number: 59 4217 1699**

## YOUR LOAN DETAILS

Loan Sequence	Date Disbursed	Loan Program	Original Balance	Current Balance	Interest Rate	Monthly Payment	Past Due	Current Due
*1013	09/28/2005	KEYX	\$6,184.00	\$7,172.17	3.250%	\$59.08	\$5,494.44	\$59.08
*1017	11/20/2006	KEYX	\$5,000.00	\$5,574.98	3.250%	\$50.00	\$4,300.00	\$50.00

Late fees will be assessed in accordance to the requirements set forth by the loan owner. Each unique owner/loan program may have differing late fee requirements. The owner will assess late fees on any loans listed above that are identified with an asterisk. If there are dates listed below the heading 'Received After This Date', which are prior to the date you are making your payment, add the corresponding Late Fee(s) to be Assessed to the total amount due on the tear-off section of the statement.

Received After This Date	Late Fee to be Assessed
09/22/2015	\$10.00 Late fee to be assessed if payment not received for prior statement
10/22/2015	\$10.00

Total paid since your last statement	\$0.00
Interest Satisfied	\$0.00
Principal Satisfied	\$0.00
Late Fees Paid	\$0.00

<b>As of today, you've paid on your loans</b>	<b>\$0.00</b>
Total Interest Satisfied	\$0.00
Total Principal Satisfied	\$0.00
Total Late Fees Paid	\$0.00

**You may be required to remit your full monthly installment amount, even if your loan(s) are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program offered by your lender(s). Contact us for details.**

**Make checks payable to American Education Services and include your 10 digit account number.**

Customer Statement (IF LATE, SEE ABOVE)

**Amount Enclosed:** Do not write dollar sign in boxes below or on check.

Account Number:

**Due Date:**

**Total Amount Due:**

59 4217 1699

10/08/2015

\$

--	--	--	--	--	--	--

**\$10,788.52**

**20152610159421716991001078852000000000000000000**

#BWNDHKB  
#B871 9355 7209 18L2#  
DAVID E HARRIS  
248 S CAMAC ST APT 4C  
PHILADELPHIA PA 19107-5681



AMERICAN EDUCATION SERVICES  
PAYMENT CENTER  
HARRISBURG PA 17130-0001

C, BRLP

#### WAYS TO PAY:

- **Pay Automatically:** [aesSuccess.org/DirectDebit](http://aesSuccess.org/DirectDebit). Sign up today to start saving time and money with Direct Debit, our free automated payment service. You may even qualify for an interest rate reduction!
- **Pay Online:** [aesSuccess.org](http://aesSuccess.org), via Account Access
- **Pay By Phone:** 1.800.233.0557, via self-service option or **Pay By Smartphone**
- **Pay By Mail or Pay By Bill Payer Service:**



American Education Services, Payment Center, Harrisburg, PA 17130-0001 include your AES account number on a check or money order made payable to American Education Services. All payments must be drawn on U.S. banks in U.S. currency. Do not send cash.

**PAYMENT PROCESSING AND APPLICATION:** Payments made online, by phone or through our Direct Debit service may not immediately be visible on your account.

Payments are applied the date received by AES and will typically be viewable on your account within 2 business days (Monday-Friday, excluding holidays). We typically apply payments first to outstanding accrued interest and the remainder to principal balance, unless late fees have been assessed. If you have a Private Education Loan(s), please review your promissory note or call 1.800.233.0557 to find out how your payments are applied. To learn more about applying payments and targeting payments, visit [aesSuccess.org/PaymentApplication](http://aesSuccess.org/PaymentApplication).

**PAYMENTS IN FULL:** The balance on this bill is **NOT** a payoff amount, as it may not include all accrued interest or fees. To obtain a valid payoff amount, sign into Account Access at [aesSuccess.org](http://aesSuccess.org) or call 1.800.233.0557. Insufficient payoff amounts may be returned. Send payoff amounts to:

AES/Paid in Full, PO Box 2251, Harrisburg, PA 17105-2251

**PAID AHEAD STATUS:** Depending on your lender's policy, you may be required to remit your full monthly installment amount, even if your loan(s) are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program offered by your lender(s). Contact us for details on the requirements

#### PAYMENT ASSISTANCE

If you are unable to afford your student loan payment(s), there may be options such as:

- Lowering your monthly payments\*
  - Changing your payment due date
  - Temporarily postponing your payments\*
  - Reducing or "cancelling" your loan(s)\*
- \* May be subject to eligibility requirements

**PRIVATE EDUCATION LOAN REPAYMENT PLANS:** If you have a Private Education Loan(s), please call 1.800.233.0557 to learn about repayment plan options.

**FFELP REPAYMENT PLANS:** Below are repayment plans that might be available (visit [aesSuccess.org](http://aesSuccess.org) for eligibility rules and other important information):

- Standard
- Graduated
- 25-Year Extended Repayment
- Income-Sensitive Repayment
- Income-Based Repayment

You may change your repayment plan annually, but may request Income-Based Repayment at any time. For more information or to request a plan, visit [aesSuccess.org](http://aesSuccess.org) or call 1.800.233.0557. You can also explore your options at the U.S. Department of Education's website, [studentaid.gov](http://studentaid.gov).

#### INTEREST ACCRUAL

Interest accrues on your student loan(s) daily, even if your loan(s) is not in repayment. When you make a payment, it can only satisfy interest that has accrued on your loan(s) up to the date the payment is applied. Your payments cannot satisfy future interest.

**CAPITALIZATION:** This is the addition of unpaid interest to the principal balance of your loan(s) at the end of grace, deferment or forbearance. This will increase your student loan debt, may result in a higher monthly installment amount, and it may take you longer to pay off your student loan(s).

You are responsible for all of the interest that accrues during a forbearance. Any interest that you do not pay during the forbearance will be capitalized at the end of the forbearance. During a deferment, the government pays the interest that accrues on your subsidized federal student loan(s); however, you remain responsible for

applicable to your lender's policy. Unless you specify otherwise, any additional amount you send with your payment in excess of your current amount due will be applied to satisfy outstanding installments (pro-rated across all loans). **EXCEPTION:** If you are billed for \$0.00 under the Income-Based Repayment Schedule option or are on a reduced payment forbearance, payments will not satisfy future installments. If your additional amount only partially satisfies a future installment, your Total Amount Due on your next bill will be the portion not satisfied by your additional amount.

If you have satisfied a full future installment, your Total Amount Due could be \$0.00. If you receive a bill for \$0.00 amount due, you may continue to make payments since interest accrues daily on your outstanding principal balance.

**AUTHORIZATION FOR ELECTRONIC DEBIT:** If you pay by check, you authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account on the day that we receive your check, and you may not receive your check back from your financial institution.

**CREDIT REPORTING:** We may report information about your account to consumer reporting agencies. Late payments, missed payments or defaults on your account may be reflected in your credit report.

**CONSOLIDATION LOANS:** A consolidation loan is considered a single loan, even in instances where it includes a SUBCNS (subsidized) and an UNCNS (unsubsidized) portion.

#### COSIGNER NOTICES:

- **Notice to Michigan Residents:** If a PAST DUE amount is reflected under the LOAN INFORMATION section of this letter, the student borrower on the loan(s) has become delinquent. If you are the cosigner, you are responsible for payment. You have 30 days from the date of this letter to either pay the Past Due amount or contact us to make a payment arrangement.
- **Notice to Illinois Residents:** If a PAST DUE amount is reflected under the Loan Information section of this letter, the student borrower on the loan(s) has become delinquent. If you are the cosigner, you are responsible for payment. You have 15 days from the date of this letter to either pay the Past Due amount or contact us to make a payment arrangement.

If you are having financial difficulty, you (and your cosigner, if applicable) may qualify for temporary suspension or reduction of your monthly payment through a deferment or forbearance. To determine if you qualify, log into your account online and take our Postpone Payment Eligibility quiz.

If you have a Private Education Loan(s), please call 1.800.233.0557 to learn more about possible deferment or forbearance options that may be available to you.

- If you apply and are approved for a deferment or forbearance, you remain obligated to repay your loan(s).
- Interest continues to accrue on your loan(s) during a deferment or forbearance. Any interest that you do not pay will be capitalized (see explanation below) at the end of the deferment or forbearance period.
- You have the right to cancel a deferment or forbearance at any time and continue paying on your loan(s).

interest that accrues on your unsubsidized federal student loan(s) and Private Education Loan(s). Any interest that you do not pay on your unsubsidized federal student loan(s) or Private Education Loan(s) during a deferment will be capitalized at the end of the deferment.

To avoid capitalization of interest, limit the use of forbearances or deferments or pay the interest that accrues during these periods, if you are able to do so.

A late payment results in additional interest accrual and potential late charges, as authorized by your promissory note and your lender's policy. To avoid additional interest accrual and, depending on your lender's policy, late charges, pay the entire monthly installment amount on or before the due date each month. Contact us for details.



#### QUESTIONS?

Visit [aesSuccess.org](http://aesSuccess.org)  
or call 1.800.233.0557, TTY: Dial 711  
Monday - Friday 7:30AM - 7:00PM ET



**Correspondence Address:**  
American Education Services  
PO Box 2461  
Harrisburg, PA 17105-2461

**Credit Dispute Address:**  
AES Credit  
PO Box 61047  
Harrisburg, PA 17106-1047

**Do not send payments to the addresses above.** Sending payment to these addresses will cause a delay and could cause your loan(s) to show past due.

## SAVE TIME & MONEY WITH ACCOUNT ACCESS!

Sign up today at [aesSuccess.org](http://aesSuccess.org)

Make Payments • Review Account History • Go Paperless  
Explore Repayment Plan Options • Update Contact Information

#### FOR OUR SERVICEMEMBERS

Learn about the benefits that you may be eligible for, including the Servicemembers Civil Relief Act (SCRA), at [aesSuccess.org/Servicemembers](http://aesSuccess.org/Servicemembers).



51 61 67071 Keystone EXTRA CORRECTION APPLICATION 338924411 NOV 13 2006

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1. Borrower's First Name <b>DAVID</b>		Middle Initial <b>HARRIS</b>		Last Name <b>HARRIS</b>		2. Date of Birth <b>11/10/87</b>		3. Social Security No. <b>1366</b>	
4. Permanent Mailing Address <b>248 S. Cherry St Apt 2D Phila PA 19107</b>						5. Years/Months There: Yr. <b>7</b> Mos. <b>7</b>			
6. Previous Address (if less than two (2) years at above address) <b>3041 Walnut St Apt 2F Phila PA 19103</b>						7. Years/Months There: Yr. <b>7</b> Mos. <b>7</b>			
8. Phone (215) 241-6168		9. U.S. Citizen <input type="checkbox"/> Other <input type="checkbox"/> Permanent Resident Alien		10. Enrollment Status: <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Half-time <input type="checkbox"/> Less Than Half-time		11. Grade Level: Undergrad <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> Graduates <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/> 19 <input type="checkbox"/> 20 <input type="checkbox"/> 21 <input type="checkbox"/> 22 <input type="checkbox"/> 23 <input type="checkbox"/> 24 <input type="checkbox"/> 25 <input type="checkbox"/> 26 <input type="checkbox"/> 27 <input type="checkbox"/> 28 <input type="checkbox"/> 29 <input type="checkbox"/> 30 <input type="checkbox"/> 31 <input type="checkbox"/> 32 <input type="checkbox"/> 33 <input type="checkbox"/> 34 <input type="checkbox"/> 35 <input type="checkbox"/> 36 <input type="checkbox"/> 37 <input type="checkbox"/> 38 <input type="checkbox"/> 39 <input type="checkbox"/> 40 <input type="checkbox"/> 41 <input type="checkbox"/> 42 <input type="checkbox"/> 43 <input type="checkbox"/> 44 <input type="checkbox"/> 45 <input type="checkbox"/> 46 <input type="checkbox"/> 47 <input type="checkbox"/> 48 <input type="checkbox"/> 49 <input type="checkbox"/> 50 <input type="checkbox"/> 51 <input type="checkbox"/> 52 <input type="checkbox"/> 53 <input type="checkbox"/> 54 <input type="checkbox"/> 55 <input type="checkbox"/> 56 <input type="checkbox"/> 57 <input type="checkbox"/> 58 <input type="checkbox"/> 59 <input type="checkbox"/> 60 <input type="checkbox"/> 61 <input type="checkbox"/> 62 <input type="checkbox"/> 63 <input type="checkbox"/> 64 <input type="checkbox"/> 65 <input type="checkbox"/> 66 <input type="checkbox"/> 67 <input type="checkbox"/> 68 <input type="checkbox"/> 69 <input type="checkbox"/> 70 <input type="checkbox"/> 71 <input type="checkbox"/> 72 <input type="checkbox"/> 73 <input type="checkbox"/> 74 <input type="checkbox"/> 75 <input type="checkbox"/> 76 <input type="checkbox"/> 77 <input type="checkbox"/> 78 <input type="checkbox"/> 79 <input type="checkbox"/> 80 <input type="checkbox"/> 81 <input type="checkbox"/> 82 <input type="checkbox"/> 83 <input type="checkbox"/> 84 <input type="checkbox"/> 85 <input type="checkbox"/> 86 <input type="checkbox"/> 87 <input type="checkbox"/> 88 <input type="checkbox"/> 89 <input type="checkbox"/> 90 <input type="checkbox"/> 91 <input type="checkbox"/> 92 <input type="checkbox"/> 93 <input type="checkbox"/> 94 <input type="checkbox"/> 95 <input type="checkbox"/> 96 <input type="checkbox"/> 97 <input type="checkbox"/> 98 <input type="checkbox"/> 99 <input type="checkbox"/> 100		12. Expected Grad. Date: Mon. <b>12</b> Yr. <b>07</b>	
13. Have You Ever Defaulted On A Student Loan or Declared Bankruptcy: City <b>PA</b> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						14. Have You Ever Borrowed Through TERS Before: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
City <b>Phila</b>		State <b>PA</b>		16. School Code <b>1155099</b>		15. Name of College or School you will attend: <b>Temple University</b>			
18. Name of Employer <b>Shirley's Coffee Co.</b>		19. Employer's Address <b>1024 Chestnut St</b>		20. Years/Months There: Yr. <b>4</b> Mos. <b>7</b>		21. Salary <b>215-925-5125</b>		22. Gross Monthly Income <b>850</b>	
24. Other Gross Monthly Income <b>0</b>		25. Source of Other Monthly Income <b>N/A</b>		26. Alimony/Child Support Payment (monthly) \$ <b>N/A</b>		27. Nearest Relative or Friend Not Living With You First Name <b>Don</b> Middle Initial <b>UVA</b> Last Name <b>McNay</b> Home Phone <b>( )</b> Bus. Phone <b>( )</b>			
28. Street Address <b>Arnold &amp; Fallon</b>		City <b>Phila</b>		State <b>PA</b>		Zip <b>19107</b>		29. Nearest Relative or Friend Not Living With You First Name <b>Arnold</b> Middle Initial <b>F</b> Last Name <b>Fallon</b> Home Phone <b>( )</b> Bus. Phone <b>( )</b>	
30. Street Address <b>Arnold &amp; Fallon</b>		City <b>Phila</b>		State <b>PA</b>		Zip <b>19107</b>			
SECTION II: Co-Signer Information									
31. Co-Signer's First Name <b>Don</b>		Middle Initial <b>UVA</b>		Last Name <b>McNay</b>		32. Date of Birth <b>11/10/87</b>		33. Social Security Number <b>1366</b>	
34. Permanent Address <b>248 S. Cherry St Apt 2D Phila PA 19107</b>						35. City <b>Phila</b>		36. State <b>PA</b>	
37. Current Address <b>248 S. Cherry St Apt 2D Phila PA 19107</b>		38. City <b>Phila</b>		39. State <b>PA</b>		40. Zip <b>19107</b>		41. Years/Months There: Yr. <b>7</b> Mos. <b>7</b>	
42. Name of Employer <b>Shirley's Coffee Co.</b>		43. Employer's Address <b>1024 Chestnut St</b>		44. Years/Months There: Yr. <b>4</b> Mos. <b>7</b>		45. Salary <b>215-925-5125</b>		46. Gross Monthly Income <b>850</b>	
47. Other Gross Monthly Income <b>0</b>		48. Source of Other Monthly Income <b>N/A</b>		49. Alimony/Child Support Payment (monthly) \$ <b>N/A</b>		50. Have You Ever Defaulted On A Student Loan or Declared Bankruptcy: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
SECTION III: Student Borrower's and Co-Signer's Income Verification									
Please refer to this section on the attached "Application Borrower and Co-Signer Information" form.									
SECTION IV: Declaration & Signatures									
I, the undersigned, do hereby certify that the information furnished on this form is true and complete. I authorize the Lender and the Education Resource Institute (ERI), and/or my school to use any information on this application for obtaining any address. I hereby authorize the Lender, TERS and their agents, subsequent holders and the guarantor to disclose, discuss and make inquiries regarding any information relating to this application and the loan based upon the disclosures of the information necessary for the processing of this application or the servicing, transfer, or collection of the loan. The information about my application and my loan account may be furnished and shared during the life of the loan with subsequent holders of the loan, contractors and agents who assist the Lender, TERS, or their respective subsidiaries and affiliates, credit bureaus, parents or relatives listed on the loan application, guarantor or federal or state agencies or private parties who may be able to provide information necessary for the processing of my loan application or to assist in the servicing or collection of the loan, and others who require the Lender or TERS to verify the condition and existence of my loan. I understand I will be asked to disclose and will have the option to choose my repayment plan after my loan is disbursed. A copy of this authorization may be deemed to be an original. I understand that the proceeds from this loan are to be used for educational expenses only. PLEASE REVIEW BOTH SIDES OF THE FORM BEFORE SIGNING.									
51. Student Borrower Signature <b>David Harris</b>						52. Date <b>11/6/06</b>			
53. Co-Signer Signature <b>Don McNay</b>						54. Date <b>11/6/06</b>			

**I. PROMISE TO PAY**  
I promise to pay to the order of Pennsylvania Higher Education Assistance Agency (PHEAA), or any subsequent holder of this Note, upon the terms and conditions of this Note, the Principal amount, together with interest on the Principal, interest on any unpaid accrued interest added to Principal, prepaid finance charge and all other costs, fees and expenses.

- II. DEFINITIONS**
- "I", "me", "my" and "mine" mean the undersigned borrower and co-signer individually and collectively.
  - "You", "your", "yours" and "Lender" means the initial lender and holder of this Note, PHEAA, P.O. Box 2105, Harrisburg, PA 17105-2105. The Education Resource Institute, Inc. (TERI) is its sole guarantor and any subsequent holder of this Note.
  - "Disbursement Date" means the date on which you disburse funds to me or on my behalf in consideration for this Promissory Note. If my loan is disbursed by check, it will be the date shown on the loan check (not the date on which I endorse or negotiate my check); otherwise, it will be the date my loan funds are transferred to the School.
  - "Interest Rate" means a variable rate calculated by the Lender or its agent based on the average of the board equivalent rate for the ninety-one day U.S. Treasury bill auctioned for the preceding calendar quarter (the "rate") plus 3.19% rounded up to the nearest one-eighth of one percent. The index is published by the Federal Reserve Board. If the index is no longer available, you will choose a comparable substitute. The Interest Rate will be adjusted on a quarterly basis. In no event will the rate be more than the maximum rate allowed under Paragraph 10.
  - "Term Period" means the period beginning on the Disbursement Date and ending six months after I graduate or cease to be enrolled (for any reason) at least half-time at the School.
  - "Repayment Period" means the period beginning on the day after the Term Period ends. The Repayment Period will continue for up to 240 months, unless extended by the Lender at its sole option.
  - "Statement Period" - I will receive statements on my loan at the address shown on your records (see paragraph 10, Notice). The period of time covered by a statement is called a "Statement Period". During the Term Period, I will receive quarterly statements on my loan, which will cover Statement Periods beginning on the Disbursement Date and thereafter on the same day of each following month. During the Repayment Period you will send the monthly statements on my loan, which will cover Statement Periods beginning on the first day of the Repayment Period and on the same day of each following month. I am not released of my responsibility and obligation to make payments on my loan if I do not receive such statements.
  - "Principal" means the loan amount requested, to the extent it is advanced to me or paid on my behalf, plus any other amounts that may be added to the principal of my loan as provided in this Note, including without limitation, the guarantee fee(s), interest, interest on any unpaid accrued interest added to Principal, late charges, and in the event of default, costs of collection and reasonable attorney's fees.
  - "School" means a fee institution of higher education named above or another institution currently eligible for participation in the program as defined by TERS and the Lender.
  - "Affiliate" means persons related by common ownership or controlled by corporate control with any holder of this Note, and the agents of such persons.

**NOTICE TO CO-SIGNER**  
You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay this debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase the amount. The Lender can collect this debt from you without first trying to collect from the borrower. The Lender can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

I WILL NOT SIGN THIS PROMISSORY NOTE UNLESS I HAVE READ BOTH SIDES OF IT, EVEN IF OTHER PEOPLE ADVISE ME. I WILL NOT SIGN THIS PROMISSORY NOTE IF IT CONTAINS ANY BLANK SPACES. BY SIGNING THIS PROMISSORY NOTE, I ACKNOWLEDGE THAT I HAVE READ IT, THAT I UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS OF THE NOTE (ON BOTH SIDES) INCLUDING THE NOTICE TO THE CO-SIGNER, WHERE APPLICABLE, THAT IT CONTAINS NO BLANK SPACES AND THAT I HAVE RECEIVED AN EXACT COPY. I UNDERSTAND THAT EACH PERSON SIGNING THIS NOTE IS JOINTLY AND SEVERALLY LIABLE FOR ALL OBLIGATIONS TO YOU AND THAT THIS IS AN EDUCATION LOAN THAT MUST BE REPAYED. THIS IS A NOTE UNDER SEAL.

Signature of Borrower  
**David Harris**  
Signature of Co-Signer  
**Don McNay**

Typed or Printed Name of Borrower  
**David Harris**  
Typed or Printed Name of Co-Signer  
**Don McNay**  
Date  
**11/6-06**

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SECTION I. Student Borrower Information  
1. Borrower's First Name: David Middle Initial: E Last Name: LARIS 2. Date of Birth: 1/10/87 3. Social Security No.: B66  
4. Permanent Mailing Address: 248 S. Canal St. City: Philadelphia State: PA Zip: 19107 5. Years/Months There: 1 yr 1 mo 1 wk  
6. Previous Address (if less than two (2) years at above address): 2041 Walnut St. City: Philadelphia State: PA Zip: 19103 7. Years/Months There: 1 yr 1 mo 1 wk  
8. Phone (Area) 215-668-6688 9. U.S. Citizen ☒ Other ☐ Permanent Resident Alien 10. Enrollment: ☒ Full-time ☐ Half-time ☐ Less Than Half-Time 11. Grade Level: Undergrad ☒ Grad ☐ 12. Expected Grad. Date: 8/2007  
13. Have You Ever Defaulted On A Student Loan or Declared Bankruptcy: Yes ☐ No ☒ 14. Have You Ever Borrowed Through TERI Before: Yes ☒ No ☐ 15. Name of College or School you will attend: Temple University  
16. School Code: 828924 KY 17. \$ 2,500 100 AMOUNT REQUESTED  
18. Name of Employer: Starbucks Coffee Co. 19. Employer's Address: 1001 Chestnut St. City: Philadelphia State: PA Zip: 19107  
20. Years/Months There: 4 Yr. 0 Mos. 21. ☒ Salaried ☐ Self-Employed ☐ Retired 22. Bus. Phone: (215) 951-5199 23. Gross Monthly Income: \$ 675  
24. Other Gross Monthly Income: \$ 25. Source of Other Monthly Income: \$ 26. Alimony/Child Support Payment (monthly): \$  
27. Nearest Relative or Friend Not Living With You: Dan McVay Middle Initial: Last Name: McVay Home Phone: ( ) Bus. Phone: ( )  
28. Street Address: City: State: Zip: 29. Nearest Relative or Friend Not Living With You: Kate Gurnley Middle Initial: Last Name: Gurnley Home Phone: ( ) Bus. Phone: ( )  
30. Street Address: City: State: Zip:  
SECTION II. Co-Signer Information  
31. Co-Signer's First Name: Middle Initial: Last Name: 32. Date of Birth: 33. Social Security Number  
34. Permanent Address: City: State: Zip: Home Phone: ( )  
35. ☐ Rent ☐ Live w/ Others ☐ Owns/Buying 36. Years/Months There: Yr. Mos. 37. Driver's License Number: Drivers License State:  
38. Monthly Rent/Mortgage Payment (including home equity): \$ 39. ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Other  
40. Previous Address (if less than two (2) years at above address): City: State: Zip: 41. Years/Months There: Yr. Mos.  
42. Name of Employer: 43. Employer's Address: City: State: Zip:  
44. Years/Months There: Yr. Mos. 45. ☐ Salaried ☐ Self-Employed ☐ Retired 46. Business Phone: ( )  
IMPORTANT: Alimony/child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation. 47. Gross Monthly Income: \$ 48. Other Gross Monthly Income: \$ 49. Source of Other Monthly Income: \$  
50. Alimony/Child Support Payment (monthly): \$ 51. Have You Ever Borrowed Through TERI Before: Yes ☐ No ☒ 52. Have You Ever Defaulted On A Student Loan or Declared Bankruptcy: Yes ☐ No ☒  
SECTION III. Student Borrower's and Co-Signer's Income Verification  
Please refer to this section by the attached "Application Borrower and Co-Signer Instruction" form.  
SECTION IV. Certification & Signatures  
I, the undersigned, certify that the information provided on this form is true and complete. I authorize the Lender and the Education Resources Institute (TERI), and/or my school to use any information on this application for obtaining my address. I hereby authorize the Lender, TERI and their agents, subcontractors and the guarantor to disclose, discuss and make inquiries regarding any information relating to this application and the loan based upon this application whenever the disclosure is necessary for the processing of this application or the servicing of the loan, or collection of the loan. The information about my application and my loan account may be furnished and shared during the life of the loan with subcontractors, guarantors, and agents who assist the Lender, TERI, or their respective subsidiaries and affiliates, credit bureaus, parents or relatives listed on the loan application, guarantors, federal or state agencies or private parties who may be able to provide information necessary for the processing of my loan application or to assist in the servicing or collection of the loan, and others who require the Lender or TERI to verify the condition and existence of my loan. I understand I will be sent a disclosure and will have the option to choose my repayment plan after my loan is disbursed. A copy of this authorization may be deemed to be an original. I understand that this authorization may be used for educational expenses only. PLEASE REVIEW BOTH SIDES OF THE FORM BEFORE SIGNING.  
53. Student Borrower Signature: Date: 5/7-07  
54. Co-Signer Signature: Date: 5/7-07

I promise to pay to the order of Pennsylvania Higher Education Assistance Agency (PHEAA), or any subsequent holder of this Note, upon the terms and conditions of this Note, the Principal amount, together with interest on the Principal, interest on any unpaid accrued interest added to Principal, prepaid finance charge and all other costs, fees and expenses.

#### I. PROMISE TO PAY

#### II. DEFINITIONS

- "I", "me", "my" and "mine" mean the undersigned borrower and co-signer individually and collectively.
- "You", "your", "yours" and "yours" mean the initial lender and holder of this Note, PHEAA, P.O. Box 2186, Harrisburg, PA 17105-2186. The Education Resources Institute, Inc. (TERI) in its role as guarantor and any subsequent holder of the Note.
- "Disbursement Date" means the date(s) on which you disburse funds to me or on my behalf in consideration for this Promissory Note. If my loan is disbursed by check, it will be the date shown on the loan check (not the date on which I endorse or negotiate my check); otherwise, it will be the date my loan funds are transferred to the School.
- "Interest Rate" means a variable rate calculated by the Lender or its agent based on the average of the bond equivalent rate for the ninety-one day U.S. Treasury Bills auctioned for the preceding calendar quarter (the "Index") plus 3.15% rounded up to the nearest one-eighth of one percent. The Index is published by the Federal Reserve Board. If the Index is no longer available, you will choose a comparable rate. The Interest Rate will be adjusted on a quarterly basis. In no event will the rate be more than the maximum rate allowed under Pennsylvania law.
- "Interim Period" means the period beginning on the Initial Disbursement Date and ending six months after I graduate or pause to be enrolled (for any reason) at least half-time at the School.
- "Repayment Period" means the period beginning on the day after the Interim Period ends. The Repayment Period will continue for up to 240 mos., unless extended by the Lender at its sole option.
- "Statement Period" - I will receive statements on my loan at the address shown on your records (see paragraph XI, Notices). The period of time covered by a statement is called a "Statement Period". During the Interim Period, I will receive quarterly statements on my loan, which will cover Statement Periods beginning on the Disbursement Date and thereafter on the same day of each following month. During the Repayment Period you will send me monthly statements on my loan, which will cover Statement Periods beginning on the first day of the Repayment Period and on the same day of each following month. I am not relieved of my responsibility and obligation to make payments on my loan if I do not receive such statements.
- "Principal" means the loan amount requested, to the extent it is advanced to me or paid on my behalf, plus any other amounts that may be added to the principal of my loan as provided in this Note, including without limitation, the guarantee fee(s), interest, interest on any unpaid accrued interest added to Principal, late charges, and in the event of default, costs of collection and reasonable attorney's fees.
- "School" means the institution of higher education named above or another institution currently eligible for participation in the program as defined by TERI and the Lender.
- "Spouse" means persons related by common ownership or affiliated by corporate control with any holder of this Note, and the agents of such persons.

#### NOTICE TO CO-SIGNER

You are being asked to guarantee the debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The Lender can collect this debt from you without first trying to collect from the borrower. The Lender can use the same collection methods against you that can be used against the borrower, such as using you garnishing your wages, etc. If this debt is ever in default, that debt may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

I WILL NOT SIGN THIS PROMISSORY NOTE BEFORE READING BOTH PAGES OF IT, EVEN IF OTHERWISE ADVISED. I WILL NOT SIGN THIS PROMISSORY NOTE IF IT CONTAINS ANY BLANK SPACES. BY SIGNING THIS PROMISSORY NOTE I ACKNOWLEDGE THAT I HAVE READ IT, THAT I UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS OF THE NOTE (ON BOTH SIDES) INCLUDING THE NOTICE TO THE CO-SIGNER, WHERE APPLICABLE, THAT IT CONTAINS NO BLANK SPACES AND THAT I HAVE RECEIVED AN EXACT COPY. I UNDERSTAND THAT EACH PERSON SIGNING THIS NOTE IS JOINTLY AND SEVERALLY LIABLE FOR ALL OBLIGATIONS TO YOU AND THAT THIS IS AN EDUCATION LOAN THAT MUST BE REPAYED. THIS IS A NOTE UNDER SEAL.

Signature of Borrower

Signature of Co-Signer

Signature of Co-Signer

Typed or Printed Name of Co-Signer

Date

AL-KEYAP 01/99

MAY 21 2007

Page 1 of 2  
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MAY 10 2007



# TEMPLE UNIVERSITY

OF THE CONFEDERATION SYSTEM OF HIGHER EDUCATION  
PHILADELPHIA, PENNSYLVANIA 19122

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ST.  
PHILADELPHIA  
19107

HARRIS, DAVID E  
248 S. CAMAC ST. APT 20  
PHILADELPHIA

PA 19107-5481 \*\*\*\*\*1366  
40917357

COLLEGE LIBERAL ARTS  
DEPT. RELIGION

DEPARTMENT	COURSE	COURSE TITLE	CREDITS	DATE	TYPE
UNDERGRADUATE ADMISSION FALL 2003					
S.A. AMERICAN SAT 1000					
COLLEGE LIBERAL ARTS MAJOR: RELIGION					
MINOR IN POLITICAL SCIENCE					
TRANSFER CREDIT					
STYON HILL COLLEGE					
2001-2002 TR HES 47.0					
FALL 2003 LIBERAL ARTS					
ENGL 101	1001	ENGL 101: ENGLISH 101	3.0		
ENGL 102	1002	ENGL 102: ENGLISH 102	3.0		
ENGL 103	1003	ENGL 103: ENGLISH 103	3.0		
ENGL 104	1004	ENGL 104: ENGLISH 104	3.0		
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ENGL 285	1185	ENGL 285: ENGLISH			



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DATE 07/06/11  
TIME 01:30 PM

HARRIS, DAVID B  
449 S CAMDEN ST APT 20  
PHILADELPHIA

PA 19107-5681 STUDENT ID  
\*\*\*\*\*3366  
00917357

COLL LIBERAL ARTS  
CLERK RELIGION

DEPARTMENT	COURSE	COURSE TITLE	CREDITS	GRADE	STATUS
SPRING 2007					
REL	0116	ORTHODOX CHRISTIANITY	3.0		Completed
REL	0117	ORTHODOX LIT IN RELIGION	3.0		Completed
REL	0118	RELIGIOUS AND ETHICS	3.0		Completed
REL	0119	TRADITIONAL RELIGION	3.0		Completed
REL	0120	RELIGION OF ETHIOPIA	3.0		Completed
CUM HRS	CPO	15.0	15.0	42.94	GPA 2.86
FALL 2007					
REL	0116	ORTHODOX CHRISTIANITY	3.0		Completed
REL	0117	ORTHODOX LIT IN RELIGION	3.0		Completed
REL	0118	RELIGIOUS AND ETHICS	3.0		Completed
REL	0119	TRADITIONAL RELIGION	3.0		Completed
REL	0120	RELIGION OF ETHIOPIA	3.0		Completed
CUM HRS	CPO	15.0	15.0	42.94	GPA 2.86
CUM HRS	CPO	31.0	31.0	42.94	GPA 2.86
** END DOCUMENT **					

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*Joseph J. Givens*  
REGISTRAR

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COVENANT HOUSE  PENNSYLVANIA

August 18, 2003

Tennant Action Group  
21 S. 12<sup>th</sup> Street  
Philadelphia, PA

To Whom It May Concern:

I am writing on behalf of David Harris, social security number 166-66-1366, born on June 5, 1982. For identification purposes David is an African American male with black hair and brown eyes. He is approximately 6 feet and weighs 158 pounds.

Despite being a resident of Philadelphia, David is currently homeless and is not receiving any source of income. He is residing at Covenant House Pennsylvania's crisis shelter. He has been involved with our program for some time, during which we have been able to develop a strong and positive relationship with him. Please accept this letter as verification of identity and mailing address. David can use the mailing address printed below for all purposes. If you have any questions, please do not hesitate to contact me. Thank you for your cooperation.

Sincerely,



Rachel Reis  
Youth Advisor

MAY 13, 2015

AMERICAN EDUCATION SERVICES  
AUTO FORBEARANCE LOAN DECLARATIONACCOUNT NUMBER: 59 4217 1699  
NAME: DAVID E HARRIS

YOUR RECENT REQUEST FOR A FORBEARANCE HAS BEEN PROCESSED. LISTED BELOW ARE THE LOANS THAT WERE AFFECTED BY YOUR REQUEST.

DLQ = This is a forbearance that was applied to cover payments that were due prior to your Temporary Hardship Forbearance.  
FRB = This is the Temporary Hardship Forbearance that you requested.

LOAN PROGRAM	DATE DISB	CURRENT OWNER	ACTION
KEYX	09/28/2005	PHEAA SEC <i>10/15</i>	DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB
FEDERAL AGENCY: FEDERAL TRADE COMMISSION			
KEYX	11/20/2006	PHEAA SEC <i>9/14</i>	DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB
FEDERAL AGENCY: FEDERAL TRADE COMMISSION			
KEYX	06/07/2007	PHEAA SEC <i>7/2/14</i>	DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB
FEDERAL AGENCY: FEDERAL TRADE COMMISSION			
STFFRD	11/04/2009	PNC BANK	APPROVED: DLQ 03/08/15 - 05/10/15 & FRB 05/11/15 - 05/31/15
UNSTFD	11/04/2009	PNC BANK	APPROVED: DLQ 03/08/15 - 05/10/15 & FRB 05/11/15 - 05/31/15

*No*  
Federal Trade Commission  
400 7th St. SW  
Washington, DC 20024

600 Pennsylvania Ave, NW  
Washington, DC 20580

\* Fed Loans Service  
1-888-205-4038

M-F

TSXQ2:PS06BF101J

5942171699 5942171699 MR

00112151320000267

13300900818902



Psychiatric Evaluation

Assessment Date: 5/15/08

Patient Name: David Harris

DOB: 6/5/82

ID# 803382369

PCP: Dr DiBono

**HPI:** 25 y/o man referred for evaluation. Pt presents with symptoms of labile moods; hypomanic, depressed, anxious, with some obsessive. Pt apparently abuses alcohol periodically. Denies specific stress at this time. Pt is not suicidal or homicidal

**Past Psychiatric Hx:** pt dx with bipolar disorder. Did not respond to various medications.

**Past Medical Hx:** denied

**Family Psychiatric Hx:** +substance abuse, schizophrenia

**Social Hx:** lives alone, works in a cafe

**MSE:** 25 y/o man long hair, casually dressed. No abnormal motor/speech. Pt with disorganization of thought, no overt psychosis. Mood is anxious. Symptoms as noted above. Sensorium intact

**Impression:**

Axis I 296.9

Mood Disorder nos

Axis II

def

Axis III

none

Axis IV

?

Axis V

Current GAF: 50 Highest GAF Past Years: ?

**Plan:** Geodon 80 mg bid, rtc 3 weeks. Discussed risks, benefits, and side effects with patient.

  
David Monheit, MD  
Psychiatrist

DM/mgm